

Abstract of the Disclosure

Method and system for secure off-line transactions using a security access token for authentication and authorization of transactions. The user requests and receives the token from an application server of a desired service while on-line, logs off, prepares a transaction for entry into the system, and sends a message to the application server. The message contains a transaction object, such as a transaction, a query, an entry, an update, a revision, or the like combined with transaction data and the token previously supplied by the server. The server validates the token and executes the transaction object if the user is authorized for the transaction.

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